

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Alfredo T. Gonzalez  
Annette G. Gonzalez  
Debtors

Case No. 17-00614-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: Mar 30, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 55

The following symbols are used throughout this certificate:

**Symbol**

**Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	+ Alfredo T. Gonzalez, Annette G. Gonzalez, 26 Log Road, Jefferson Township, PA 18436-3911
cr	+ Wilmington Savings Fund Society, FSB, not individu, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
4885382	+ Eagle Lake Community Assn, P.O. Box 305, Gouldsboro, PA 18424-0305
4885389	+ GE Capital, PO Box 15298, Wilmington, DE 19850-5298
4885391	+ HSBC, 1111b Town Center Drive, Las Vegas, NV 89144
4885393	+ Jeffrey P. Kelly, Esq., P.O. Box 391, Norristown, PA 19404-0391
4904898	+ North Pocono School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
4885401	+ North Pocono School District, 701 Church Street, Moscow, PA 18444-9392
4885402	+ Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
4885405	+ Portnoff Law Associates LTD, 1000 Sandy Hill Road, Suite 150, Norristown, PA 19401
5415306	+ Wilmington Savings Fund Society, FSB, not individu, HECM Acquisition Trust 2020-1, 130 Clinton Rd #202, Fairfield, NJ 07004-2927

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ Email/Text: RASEBN@raslg.com	Mar 30 2022 18:39:00	Nationstar Mortgage LLC D/B/A Champion Mortgage Co, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
4885370	EDI: APPLIEDBANK.COM	Mar 30 2022 22:38:00	Applied Bank, 4700 Exchange Court, Boca Raton, FL 33431
4885371	+ Email/Text: bankruptcy@cavps.com	Mar 30 2022 18:39:00	Calvary Portfolio Svcs, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
4885372	+ EDI: CAPITALONE.COM	Mar 30 2022 22:38:00	Capital One, PO Box 5253, Carol Stream, IL 60197-5253
4885373	+ EDI: CAPITALONE.COM	Mar 30 2022 22:38:00	Capital One, 1680 Capital One Drive, Mc Lean, VA 22102-3407
4885374	+ EDI: CAPITALONE.COM	Mar 30 2022 22:38:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
4934835	+ Email/Text: bankruptcy@cavps.com	Mar 30 2022 18:39:00	Calvary SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4885377	EDI: WFNNB.COM	Mar 30 2022 22:38:00	Comenity Bank/BRYLNH, P.O. Box 182789, Columbus, OH 43218-2789
4885378	EDI: WFNNB.COM	Mar 30 2022 22:38:00	Comenity Bank/FLLBTY, P.O. Box 182789, Columbus, OH 43218-2789
4885379	EDI: WFNNB.COM	Mar 30 2022 22:38:00	Comenity Bank/JSSCLN, P.O. Box 182789, Columbus, OH 43218-2789
4885380	EDI: WFNNB.COM	Mar 30 2022 22:38:00	Comenity Bank/ROAMAN, P.O. Box 182789, Columbus, OH 43218-2789

4885381	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 30 2022 18:45:09	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
4885387	Email/Text: BNSFN@capitalsvcs.com	Mar 30 2022 18:39:00	FNCC, 500 EAST 60TH ST N, Sioux Falls, SD 57104
4885386	Email/Text: BNSFS@capitalsvcs.com	Mar 30 2022 18:39:00	First SVG CC, 500 East 60th St North, Sioux Falls, SD 57104
4885388	+ EDI: AMINFOFP.COM	Mar 30 2022 22:38:00	FST Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
4903159	+ EDI: CBSMASON	Mar 30 2022 22:38:00	Fig's Companies Inc., c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
4885383	+ EDI: BLUESTEM	Mar 30 2022 22:38:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
4885384	+ Email/Text: bankruptcy@fnccbinc.com	Mar 30 2022 18:39:00	First Nat'l Collection Bureau, 610 Waltham Way, Sparks, NV 89437-6695
4885385	+ EDI: AMINFOFP.COM	Mar 30 2022 22:38:00	First Premier, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
4885390	+ EDI: CBS7AVE	Mar 30 2022 22:38:00	Ginny's INC-CPU, 1112 7TH Ave, Monroe, WI 53566-1364
4885392	EDI: IRS.COM	Mar 30 2022 22:38:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
4885376	EDI: JPMORGANCHASE	Mar 30 2022 22:38:00	Chase Bank USA NA, 201 N Walnut St//DE1-1027, Wilmington, DE 19801
4885394	+ EDI: PHINGENESIS	Mar 30 2022 22:38:00	MAB&T-Milestone, Bankcard Services, PO Box 4477, Beaverton, OR 97076-4401
4921781	+ EDI: MID8.COM	Mar 30 2022 22:38:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4885395	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 30 2022 18:45:16	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
4885396	+ Email/Text: jcissell@bankofmissouri.com	Mar 30 2022 18:39:00	Mid America Bank & T, 960 S Bishop Ave, Rolla, MO 65401-4415
4885397	+ EDI: MID8.COM	Mar 30 2022 22:38:00	Midland Credit Management, PO Box 2121, Warren, MI 48090-2121
4885398	+ EDI: MID8.COM	Mar 30 2022 22:38:00	Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
4885399	+ EDI: MID8.COM	Mar 30 2022 22:38:00	Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
4923310	+ EDI: MID8.COM	Mar 30 2022 22:38:00	Midland Funding, LLC, Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4885400	+ EDI: CBS7AVE	Mar 30 2022 22:38:00	Midnight, 1112 7th Ave, Monroe, WI 53566-1364
5034811	+ Email/Text: nsm_bk_notices@mrcopper.com	Mar 30 2022 18:39:00	NATIONSTAR MORTGAGE LLC, 8950 CYPRESS WATERS BLVD, COPPELL, TX 75019, NATIONSTAR MORTGAGE LLC, 8950 CYPRESS WATERS BLVD, COPPELL, TX 75019-4620
5034810	+ Email/Text: nsm_bk_notices@mrcopper.com	Mar 30 2022 18:39:00	NATIONSTAR MORTGAGE LLC, 8950 CYPRESS WATERS BLVD, COPPELL, TX 75019-4620
4988045	+ Email/Text: RASEBN@raslg.com	Mar 30 2022 18:39:00	Nationstar Mortgage LLC D/B/A Champion Mortgage Co, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
4885403	EDI: PRA.COM		

4885404	EDI: PRA.COM	Mar 30 2022 22:38:00	Portfolio RC, 120 Corporate Blvd, Norfolk, VA 23502
4891403	+ EDI: RECOVERYCORP.COM	Mar 30 2022 22:38:00	Portfolio Recovery Assoc., 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
4908014	EDI: Q3G.COM	Mar 30 2022 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4885407	+ EDI: CBS7AVE	Mar 30 2022 22:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4885406	EDI: CBS7AVE	Mar 30 2022 22:38:00	Swiss Colony, 1515 S 21st St, Clinton, IA 52732-6676
4885408	+ EDI: TCISOLUTIONS.COM	Mar 30 2022 22:38:00	Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364
4931112	+ EDI: AIS.COM	Mar 30 2022 22:38:00	Total Card Inc, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
4910444	+ EDI: WFFC.COM	Mar 30 2022 22:38:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4885409	+ EDI: WFFC.COM	Mar 30 2022 22:38:00	Wells Fargo Bank, N.A., Default Document Processing, 1000 Blue Gentian Road, N9286-01Y, Egan, MN 55121-1663
			Wells Fargo Home Mortgage, Reverse Mortgage, P.O. Box 6000, Fort Mill, SC 29716-1930

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	North Pocono School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4885375	*	Capital One, PO Box 5253, Carol Stream, IL 60197-5253

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2022 at the address(es) listed below:

Name Email Address

Charles G. Wohlrab

on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company cwohrlab@raslg.com

Charles G. Wohlrab

on behalf of Creditor Wilmington Savings Fund Society FSB, not individually, but solely as trustee for NationstarHECM  
Acquisition Trust 2020-1 cwohlrab@raslg.com

Jack N Zaharopoulos (Trustee)

TWeef@pamd13trustee.com

James Randolph Wood

on behalf of Creditor North Pocono School District jwood@portnoffonline.com jwood@ecf.inforuptcy.com

Jerome B Blank

on behalf of Creditor Wells Fargo Bank NA pamb@fedphe.com

Rebecca Ann Solarz

on behalf of Creditor Wilmington Savings Fund Society FSB, not individually, but solely as trustee for NationstarHECM  
Acquisition Trust 2020-1 bkgroup@kmllawgroup.com

Timothy B. Fisher, II

on behalf of Debtor 2 Annette G. Gonzalez donna.kau@pocono-lawyers.com

Timothy B. Fisher, II

on behalf of Debtor 1 Alfredo T. Gonzalez donna.kau@pocono-lawyers.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	Alfredo T. Gonzalez	Social Security number or ITIN    xxx-xx-8564
	First Name    Middle Name    Last Name	EIN    -----
Debtor 2 (Spouse, if filing)	Annette G. Gonzalez	Social Security number or ITIN    xxx-xx-0206
	First Name    Middle Name    Last Name	EIN    -----
United States Bankruptcy Court    Middle District of Pennsylvania		
Case number:    5:17-bk-00614-MJC		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Alfredo T. Gonzalez  
aka Alfredo Gonzalez

Annette G. Gonzalez

**By the  
court:**3/30/22Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**